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**PATENT**  
Attorney Docket No.: 16222U-016100US  
Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By: / Sally Zumba /

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

DAVIS, Steve

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC  
COMMERCE CARD TRANSACTIONS

Customer No.: 66945

Confirmation No. 2931

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 25, 2008, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.